

**Illinois Cares Rx:
Frequently Asked Questions**

December 2005

Why do I need Medicare prescription drug coverage if I already have Circuit Breaker and SeniorCare?

Governor Blagojevich recently signed a new law that creates a new, improved program called "Illinois Cares Rx", combining and improving Circuit Breaker and SeniorCare, two Illinois funded programs to help pay for prescription drugs. To continue to receive state prescription assistance coverage through Illinois Cares Rx, and if you are eligible for Medicare drug coverage, you must apply for Extra Help and enroll in a Medicare prescription drug plan that coordinates with Illinois Cares Rx. Once you've enrolled, Illinois Cares Rx will help pay the premiums, co-payments and deductibles for a coordinating Medicare drug program.

What benefits are available under Illinois Cares Rx?

You may be eligible for Illinois Cares Rx if you fit into one of the following two groups, whether you are eligible for Medicare or not: Group 1 – formerly SeniorCare: You are 65 or older, have an income of no more than \$19,140 (single) or \$25,660 (couple) and you are a U.S. citizen or qualified non-citizen. All classes of medically necessary prescription drugs are covered, OR Group 2 – formerly Circuit Breaker Pharmaceutical Assistance: You are over age 65 or disabled and have an annual income of no more than \$21,218 (single) or \$28,480 (couple). Covers drugs to treat Alzheimer's, arthritis, cancer, diabetes, glaucoma, cardiovascular disease, lung and smoking-related diseases, osteoporosis, Parkinson's or multiple sclerosis.

When will current (SeniorCare & Circuit Breaker Pharmaceutical Assistance) participants need to reapply?

Current participants will be "rolled" over into Illinois Cares Rx for benefits beginning January 1, 2006 through December 31, 2006. A new Illinois Cares Rx application will be available beginning January 1, 2006 for new enrollees. Current enrollees will file in January, February or March of 2006 for Illinois Cares Rx benefits to begin January 1, 2007.

Will current participants have a choice of all Medicare prescription drug plans?

State law permits the Department of Healthcare & Family Services to limit the number of Medicare plans to those plans that sign a coordination agreement with the Department.

Will the state send a letter to current participants?

Yes

Will participants pay a fee for the card in the state prescription assistance program?

No, beginning January 1, the \$25 or \$5 state fee for the card will be eliminated.

Which Medicare prescription drug costs will Illinois Cares Rx pay for people with Medicare?

Illinois Cares Rx will pay 100% of the standard premium (not including any late enrollment fee/penalty) and the deductible for covered drugs. The participant pays \$2 co-payment for generic and \$5 co-payment for brand name drugs. Once the State & Medicare pays \$1750 in drug costs, you pay 20% per prescription plus any required co-payments. After \$5100 of total drug costs, you pay 5% co-insurance and Medicare pays 95% of the drug costs.

What if I don't qualify for Medicare, will I still be able to have Circuit Breaker Pharmaceutical Assistance and SeniorCare?

Yes, Illinois Cares Rx will provide benefits very similar to benefits currently covered by SeniorCare and Circuit Breaker Pharmaceutical Assistance for persons not eligible for Medicare. There is a \$2 co-pay for generic drugs and \$5 co-pay for brand name drugs. Once Illinois Cares Rx has paid \$1,750 in benefits, you pay 20% of the cost of each prescription in addition to any required co-pays.

What if I enroll in a Medicare prescription drug plan that does not coordinate with the State?

Illinois Cares Rx will only pay the standard premium for a basic Medicare prescription drug plan or the drug portion of the premium for Medicare Advantage plans with basic drug coverage.

Will participants who receive the state's \$25 monthly premium rebate be required to enroll in a Medicare prescription drug plan?

If the participant has other insurance, they should be aware that this other plan must advise them in writing whether the drug coverage is actuarially equivalent (as good as or better than) to the Medicare prescription drug coverage. The other insurance, if determined to be as good as or better than Medicare, can terminate the individual's prescription drug coverage and/or medical coverage if the individual chooses to enroll in a Medicare prescription drug plan. Therefore, the individual may want to wait to apply for Extra Help until after receipt of the notification from the other insurance plan. An individual who has already applied for Extra Help and is later auto enrolled in to a Medicare prescription drug plan can choose to disenroll from the Medicare prescription drug plan in order to keep their other prescription drug coverage. If you fail to enroll in a Medicare prescription drug plan when you are eligible and you don't have creditable prescription drug coverage, you will pay higher premiums when you later enroll in a Medicare prescription drug plan.

How do I report Medicare fraud?

Report Medicare fraud to the Illinois Attorney General's Consumer Fraud Hotline at 1-800-243-0618 or the Senior Medicare Patrol at 1-800-699-9043.

Will the Illinois RX Buying Club continue after January 1, 2006?

Yes, beginning in January, this program will expand to cover those of any age, who are uninsured and whose income is less than 300% of the Federal Poverty Level (approx \$60K for family of 4).

Will I-SaveRx continue after January 1, 2006?

Yes